"A STUDY ON CUSTOMER SATISFACTION OF PRODUCTS AND SERVICES OF INDIAN POST OFFICE WITH SPECIAL REFERENCE TO KOLHAPUR DISTRICT"

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1. Introduction:

The Indian postal services is one of the most important central services in India and is run by the Indian Government Postal Department under brand name Department of Post and Telegram India Post. This is being done one Lakh Fifty Five thousand six hundred Eighteen post offices and total employee is five lakh sixty six thousand in India. Compared to the rest of the world, India's post network is said to be the largest in the world. Despite the fact that the Indian Postal Service is spread over remote and difficult areas of the country, small saving services and other financial services are also provided to the customers through the Indian postal services. Also, under the Digital India campaign, the Government of India's Tapal office will be converted into a bank.

In a developing country like India, the post office has been an integral part of every citizen's life for the last 150 years. The post office has also been established as a means of transferring written communication to all people. The post Department has made a concerted efforts to make these postal services accessible to all parts of our country. India Post office is also providing various services to it's citizens.

In our research, we will study whether the customers are aware of the products and services provided by the Post Office and whether they are satisfied. We will also study the problems that arise when using these Products and services.

Products and Services Offered by Department of Post:-

The post office was incepted as a medium of transferring a written communication between the people allover the country. The department of post is an integral part of lives of every citizen since last 150 years. Various products and services offered by Indian post offices.

Table 1.1

Classification of Various Products and Services

Sr. No.	Products	Services
1	Saving Deposit Account	Mailing Services
2	Recurring Deposit Account	Online Banking Services
3	Time Deposit	Money Transfer Facility

4	Monthly Income Saving	Stamps
5	Senior Citizen Saving Scheme	E-Commerce Services
6	Public Provident Fund	Quick Response Card (QR Card)
7	National Saving Certificate	Financial Advice from post office employees
8	KisanVikasPatra	Retail Services
9	SukanyaSamarudhiYojana	Social Security Scheme
10	Postal Offices Insurance	Mobile Banking
11		Core Banking Services

2. Review of Literature:

In the review of literature, paper has been referred by various researchers in the context of the post office as well as the customer satisfaction of products and services. The review if literature is as follows.

1. Gupta M. K. and Gupta N. (2012) have attempted customer satisfaction various services provided by banks and post offices. This paper is covered to study the perception ofcustomers regarding services provided by Banks and Post-Offices. Present research has beencarried out in the four cities of NCR i.e. Delhi, Noida, Gurgaon and Faridabad. Researcherhas used Factor analysis to analyse the data. Results conclude that Post-offices should payattention on certain dimensions to attract & retain more customers.

2. Purohit S. J. et. al. (2012) they studied customers satisfaction or dissatisfaction of postal services Vadodara city Gujarat city. This is empirical study they measure selected customers satisfaction and dissatisfaction in Vadodara city. The main objectives of the study is to identify various facets concerning customers' satisfaction or dissatisfaction on postal services. They used primary as well as secondary data for data collection. They prepared questionnaire and conveniently drawn from among the selected customers. They concluded that Indian post offices needs to ensure proper functioning of service counter at post offices.

3. Koley J. (2020) has studied customers' investment behaviour and satisfaction of post office saving schemes. This study has been find out the correlation between the overall satisfaction level of customers with some demographic aspects and check overall liquidity of the post offices. After analysis they getting the results of positive correlation between the selected variables. And he also shows the dependency of the satisfaction level of the customers of safety of investment in various post office saving schemes.

4. Vadivel P. et. al. (2018) have studied customers' perceptions about financial services in Indian post offices. They examine the various operations, financial services and customers' perceptions were covered. This study all are dependent on primary data. They analysed and getting results of growing competition in its traditional services due to the emergence of fast courier services and electronic communication, the only option for India Post offices is to diversify its functions by introducing financial services.

5. Debnath S. et. al. (2018) have studied post office saving of middle class people of west Tripura district. The main aim of the study is to identify post office saving pattern of the household and saving agencies for improvement. This study depend on primary as well as secondary data. The finding of the study is saving pattern of west Tripura district is growing slowly. They suggest that to bring massive awareness, financial literacy and modernisation of post office services and products.

6. Ankrah E.(2015) has studies the impact of technology on postal services in Ghana. This study is based on primary data collection from all staff members of Ghana post at the Head office. He prepared questionnaire for collection of data. He has got result from analysis is the birth of the internet has a negative effect on postal services, organizational efficiency and productivity have increased as a result of technology and technology has given rise to innovative products and services in Ghana Post.

7.Kore S. and Teli R. (2015) Investment behaviour, attitude and perception of postal customers towards post office saving bank scheme in Kolhapur district. It is based on primary data in addition to that informal discussions were made with postal customers to understand the things in detail. They found postal customers in the district moderate aware about postal scheme and they have trust and positive approach towards schemes. They concluded that small and medium investors have great faith very clear perception and positive approach of postal scheme because they have strong support of union government.

8.Amalorpavamry P., and Velsamy R. (2015) have studied post office savings and its relevance in rural areas in Thanjavur district. In this study they analyse investment awareness, preferences, experiences, satisfaction, objectives and purposes of the investors on post office schemes. It is purely primary based study 200 samples were selected on random basis. It find majority of the investors are aware of all the post office saving schemes because they want to regular return from investment, few investors are dissatisfied with post office schemes. Finally they said the private corporate in order to induce with fresh blood for its survival.

9. Aggarwal R. (2012) her studied factors influencing preference towards post office saving schemes and find out those factors that demotivates investors. This study is based on primary data collection. Used various statistical tools and software for analysing the data. It is found occupation and preference towards post office saving schemes are not related and factors motivating investors to invest in post office saving scheme is related with educational qualification of investor. She recommended that Indian postal savings should keep up to provide these features in future also and post office must use audio visual modes of advertisement to increase awareness and promotion. Providing all IT enabled services through secure connectivity, improving the service quality levels in postal saving schemes.

10.Karunakaran N. and Babu A. (2020) they focussed post office savings and attitude of rural investors in Kerala under Kasaragod district. In this study identified level of satisfaction of investors and amenities in post offices. This study is based on primary and secondary sources. They have used various statistical tools for analysing the data. This analysis are divided into two parts head post offices and sub-post offices. It is concluded that post offices increase awareness in rural areas from organizing awareness programme. Post office has to re-orient its services and offer better schemes to attract more number of investors.

Research Gap:

In the above review of literature would be focussed on customer satisfaction various services provided by banks and post offices, customers satisfaction or dissatisfaction of postal services, investment behaviour and satisfaction of post office saving schemes, customers' perceptions about financial services in Indian post offices, post office saving of middle class people, impact of technology in postal services, Investment behaviour, attitude and perception of postal customers towards post office saving bank scheme,post office savings and its relevance in rural areas,factors influencing preference towards post office saving schemes and find out those factors that demotivates investors and post office savings and attitude of rural investors. Many aspects have been uncovered in this research. But compared to our research, the purpose of our research is different from the subject of others. In our research we have to see if the customer is satisfied with the different products and services provided by the post office. Also, are the customers aware of the services provided by the post office? We will study the problems that customers have to face while availing that service.So considering the scope of this topic we have chosen this topic for research.

3. Significance of the Study:

The pre-independence Indian Post Office has been serving its customers uninterruptedly. You can see that in addition to the daily mail, the post office has also adopted banking services very well. In a way, modernization has taken hold. The purpose of the post office is to meet and satisfy the needs of the customers.

Our research will be invaluable to the post office, consumers, researchers and the government.This research will be very useful for researchstudents to study many of their aspects in the post office context.Also, based on our research, Indian Post Office will adopt many more different policies for customer satisfaction.

4. Problems of the Study:

The Indian Post Office is one of the largest networks. You can see that the Indian Post Office has changed with the changing modernization, globalization and computerization.To enhance its efficiency by implementing various financial banking services in addition to traditional postal services.

As in the early days, customers who needed financial services had a choice of agencies, service institutions and financesInstitutions, be it government, public sector or private sector. The Indian Post Office is capable in such a competitive situation.

The following questions came to the mind of the researcher while studying the customer satisfaction from the various products and services provided by the Indian Post Office.

1. Are the customers aware about the various products and services implemented by the Indian Post Office?
2. How satisfied are the customers with the various products delivered by post offices?
3. How satisfied are the customers with the various services delivered by post offices?
4. What are the problems faced by the customers regarding the different products and services delivered by the post office?

5. Objectives of the Study:

The main objective of the study is to study customer satisfaction products and services of Indian post offices in Kolhapur district and specific objectives are as follows.

1. To study the customers awareness about products and services provided by post offices in selected Kolhapur District.
2. To analyze customer satisfaction regarding post offices products in selected Kolhapur District.
3. To measure customer satisfaction of various post offices servicesin selected Kolhapur District.
4. To study the various problems faced by customers for using various products and services provided by post offices in selected area.
5. To suggest remedies to the problems being faced by customer and post offices from using and implementing products and services.

6. Hypotheses of the Study:

1. There is unaware of the customers about products and services provided by selected post offices.
2. There is unsatisfied of customers about various products and services provided by post offices.

7. Research Methodology:

The present study is an analytical study and mainly depends on primary sources of data. The secondary data will be supplementary.

a) Data Collection:

The researcher will be used primary as well as secondary sources for collection of data as given below.

i) Primary Data:

The primary data will be collected through the Interview, Questionnaire and personal discussion with rural inhabitants in Kolhapur District.

ii) Secondary Data:

The secondary data will be collected through various sources.

1) Published sources: The researcher will collected the data from sources of books, newspapers, research papers published in the journals, Articles, and websites, diary, autography, biography, e-books, e-paper etc.

2) Unpublished sources: The present researcher will referred Ph.D. thesis, M.Phil. Dissertation and other unpublished sources.

b) Sample Design:

The present researcher has been selected Yamane Sample size formula for twelve taluka under Kolhapur district. The detailed sample selection is as follows.

Table 1.2

Sr. No.	Respondents	Populations	Formula	Calculations	Selected sample size
1	Post Offices	568	$n = \frac{n}{1 + N(e)^2}$	$n = \frac{568}{1 + 568(0.05)^2}$	234
2	Account Holders	496645	$n = \frac{n}{1 + N(e)^2}$	$= \frac{496645}{1 + 496645(0.05)^2}$	399

8. Scope of the Study:

I. Topical Scope:

The topical scope of the study is confined to study on customer satisfaction of products and services of Indian post offices in Kolhapur District.

II. Analytical Scope:

The present researcher data will be analyzed by using various statistical tools mean, standard deviation, correlation and graphical presentation. The data will be processed and analyzed by using various techniques and statistical software like MS-Excel, SPSS etc.

III. Geographical Scope:

The present researcher will select the sample of customers from Kolhapur District only.

IV. Operational Scope:

The present researcher targeting on products and services of Indian post office.

9. Limitations of the Study:

1. This study is restricted to primary sources.
2. This study considering various products and services providing Indian post office is in the limitation of personal judgment.
3. The analysis and collection of data will possible in to 2022 to 2023

10. Chapters Scheme:

Chapter I Introduction and Research Methodology

In this chapter, the present researcher will covered Introduction, review of literature, significance of the study, problems of the study, objectives of study, hypotheses of the study, research methodology, scope of the study and limitations of the study etc.

Chapter II Review of Literature and Theoretical Background

In this chapter, the present researcher will covered various review of research done by earlier researchers on the same topic and the theoretical background.

Chapter III Profile of the selected Kolhapur District

In this chapter, the present researcher will covered information deals with Kolhapur district and detailed information as well as products and services of post offices in twelve talukas in Kolhapur district.

Chapter IV Analysis and Interpretation of Data:

In this chapter, data will analyzed and interpret by using various statistical tools including various statistical software.

Chapter V Conclusions:

In this chapter, the present researcher will covered general and specific findings and finally makes suggestions for customers and selected post offices.

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